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TOWNSEND and TOWNSEND and CREW LLP

By: /Joni E. Peterson/

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 2874**

PATENT
Attorney Docket No.: 020375-047400US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Kerry Sellen et al.

Application No.: 10/674,800

Filed: September 30, 2003

For: SYSTEMS AND METHODS FOR
DETERMINING FINANCIAL
TRANSACTION TYPES

Customer No.: 20350

Confirmation No. 3679

Examiner: Uyen-Chau N. Le

Technology Center/Art Unit: 2874

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 2874**

Via EFS-Web

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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 7, 2008, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 15 of this paper.